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Old Age Policies in France and Germany from the last Decades of the Nineteenth Century to the First World War: A Quantitative Re-Definition

*Claude Diebolt, Anne Reimat**

Abstract: This paper aims to produce, with the methods of quantitative history, a comparative analysis of old age policies in France and Germany during the period 1880-1914. This period is particularly interesting for comparison. In Germany, Bismarck's social insurance laws become effective. In France, debates on retirement are widely present in parliamentary discussions; compulsory retirement pensions are obtained by some professions, as miners (1894) or railroaders (1910), but other old age welfare systems already exist (assistance, life annuities by personal and voluntary saving etc.). An analysis in economic history terms, with the contribution of homogeneous statistical series, seems likely to improve the understanding of different systems in application in both countries. Among these, what is, for each country, the number of persons drawing social security and receiving an old age pension? What are the characteristics of these welfare systems, and in particular what is the aggregate amount of social security benefits devoted to old age? The various series - and especially total expenditure devoted to old age - shall allow us to analyse differences between France and Germany. Also, they will allow us to understand if these differences are due to legislative or institutional differences, or if they actually represent

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This paper forms part of collective research (a priority action by *CNRS/Santé et Société*), aiming at methodological reflection for drawing up social protection accounts for long periods.

inequalities in welfare levels. On the other hand, how can we explain these differences? Recent works have shown, for France, that the adoption of an efficient old age social insurance is linked to social and economic changes - industrialization, urbanization, family structure change - and more particularly, industrial concentration and generalization of wage-earning. Is it similar in Germany? And, in this case, industrial development differences that can be observed between the two countries may explain the social welfare advance of Germany. In fact, historians often explain that in Germany, it's the socialist movement strength which has constrained Bismarck to pass *avant-garde* social laws. But is this the only reason? This contribution will attempt to bring elements of reply to these various questions.

Introduction

This paper is a comparison of the old age policies in France and Germany at the end of the nineteenth century and until the First World War. The period is particularly interesting for analysis. In France, the question of pensions and especially workers' pensions was a major social preoccupation¹. In Germany, the law concerning invalidity and old age came into force on 1 January 1891. The end of the nineteenth century was thus a key period of social history and especially for the history of old age pensions both in France and Germany. It is aimed here to show the differences in the coverage between the two countries in a historical, comparative perspective. The demonstration is quantitative and mainly macroeconomic, or rather *macrohistorical*. Two features governed this choice. Firstly the establishment of parallels and similarities enabled us to benefit from the progress of research in the two countries studied. In addition, the differences or special features found showed the range of institutional possibilities and accounted for specific movements and common points in the long term. The most appropriate period for analysis of the fundamental changes in old age benefit systems in France and Germany is from the 1880s to 1914 as it coincides with the birth of the *welfare state*². It is, nevertheless, noted that these dates serve only as a reference period forming the framework for inductive analysis. They do not mean in any way that structural relations were ordered at that time and that there was perfect convergence between the various

¹ Between 1890 and 1910, no less than 30 proposals or bills concerning workers' pensions were put to the Chamber of Deputies or the Senate.

² Cf. G.A. Ritter, 1989, for an international comparison of the birth and development of the welfare state. Cf. F. Ewald, 1986, for France.

components. On the contrary, the latter were changing and being restructured continuously.

Our study is in two parts. The first is devoted to the methodological aspects and the difficulties inherent in drawing up a comparative history. The second part describes analysis of the pension systems in France and Germany.

I. Methodological Aspects and the Difficulties of Comparison

1. Quantitative history

The comparative study of the pension systems in France and Germany is based on the methods of quantitative history. As a general rule, the work consists of assembling historical facts in time series made up of homogeneous, comparable units so that development can be measured using time intervals - generally years.

This approach has a two-fold interest. It is first of all of immediate, practical use as it is an original reconstruction of the pension systems in France and Germany. It is also of theoretical interest because it provides better knowledge of the mechanisms governing their development over a long period. We are nevertheless aware of the fact that statistical work will only show the quantitative aspect of structural transformations. Although this is important it is not sufficient to give a full view of the sequence of events. With this in mind, we have sought to quantify in each country the proportion of the population with old age welfare coverage and the pensions received by these old people. Here, we were confronted with the problems inherent in the making of a significant international comparison.

2. The difficulties of comparison

Within the framework of the comparative analysis of pension systems in France and Germany, a major problem is raised by the legislation and the differences observed in the types of coverage. For example, there is no general, obligatory law in France covering all wage-earners. However, much was done in old age benefits at the end of the nineteenth century. Quantitative history attempts to go beyond the *history of laws* and makes it possible to partially overcome the problem¹.

A second difficulty lies in the varieties of forms of old age coverage. In order to address this, we chose to limit comparison to the two general systems of

¹ In Germany, the law lays emphasis on the problem of invalidity whereas in France more attention is paid to the problem of indigent old people (K. Schniedewind, 1992). However, these differences can be handled by counting the number of persons over 60 with welfare benefits.

coverage, i.e. for Germany the law on invalidity and old age and for France the results obtained by the functioning of the *Caisse Nationale des Retraites* (National Pensions Fund) by application of the law of 1905 concerning obligatory assistance for old people, invalids and incurables and of the law of 1910 concerning workers' and farmers' pensions. However, we are well aware that each country has special pension systems (for civil servants, the armed forces, miners, etc.) and voluntary savings systems (savings accounts, mutual funds, etc.) that can be considered as savings for old age. There are also private and public assistance systems. It is clear that all these welfare systems should be taken into account in an exhaustive comparison.

A third difficulty in all international comparisons is that of comparing monetary scales. In the light of the difficulties involved in drawing up exchange rates, comparison of monetary scales is by measurement in current prices for each country. In order to compare the level of benefits in the two countries, it is also effective to compare this to an average reference wage.

There is finally the problem of knowing whether the two countries are effectively comparable. Although France and Germany are unquestionably substantially different with regard to population level, culture, etc., they are less so in the evolution of their economies.

Germany was divided territorially throughout the nineteenth century. Production was substantially autarkic, region by region. It was centred on an agricultural economy with poor, growing population governed by an entirely feudal, absolutist regime. Things changed with the founding of the customs union. The *Zollverein* became the basis for the socioeconomic development of Germany. The building of the railways, extraction of iron ore and coal, cotton spinning and steam engines gradually brightened the picture of German economic growth. These economic changes correspond to deep-seated social changes. The appearance of entrepreneurs, the dislocation of the middle classes and the birth of the proletariat resulted in a change in the type of system of production of the German economic structure, with a change from simple small merchants to capitalists. Large undertakings drawing their efficiency from considerable financial and human resources took form through a strong concentration trend. The extent of industrialization had a decisive influence on the birth of social insurance legislation. With the encouragement of Otto von Bismarck, a sickness insurance law was passed on 15 June 1883, followed on 6 June 1894 by a law concerning accident insurance. A law on insurance to cover invalidity and old age was passed several years later on 22 June 1889. It came into force on 1 January 1891, was modified in 1899 (implemented from 1 January 1900) and incorporated in the Code of Insurance of the Reich (*Reichsversicherungsordnung-RVO*) on 19 July 1911 (implemented on 1 January 1912).

The take-off phase of the French economy is generally considered to be during the four decades between the July Monarchy (1830) and the end of the

Second Empire (1870). Although there is no doubt of the reality of this take-off, it only affected a small proportion of the population. The economy of the country was still based essentially on farming, crafts and cottage industries. Industrial work and wages concerned only a minority. In fact, the dominant impression is that of the permanence of the socioeconomic structures inherited from the *Ancien Régime*. As in Germany, the birth of industrial society was slow, frequently unwanted and sometimes even rejected. The fact that industrialization was still limited doubtlessly explains why the types of management of old age welfare changed little until the end of the nineteenth century. Although a pension savings institution existed from 1850 onwards, apart from family care, indigent old people were looked after mainly by public or private assistance sentence. The scope of assistance was broadened in 1905 by the coming into force of the law of 15 July, which instituted a substantial service for obligatory, specific assistance for indigent old people, invalids and incurables. However, on the eve of the First World War, it was still true that achievements in pensions (except for a few clearly defined professional groups such as civil servants, miners and railwaymen) did not match the requirements. The 1910 law on workers' pensions made no fundamental improvements to the fate of indigent old people, perhaps if only because the obligation to join the system was widely flouted'. In fact, the first set of coherent measures comparable to those in Germany emerged only with the social insurance system (1928-1930).

In short, when attention was first paid to the problem of old age in both France and Germany, the focus was on old workers. It is significant to observe in this respect that both in the German law and in the 1910 French law, obligation to contribute applied only to workers and there was a wage level beneath which contributions were no longer compulsory.

II. Comparison of the Social Systems

1. Comparison with regard to the persons covered

In Germany, invalidity and old age insurance laid stress on invalidity. Two main conditions were required to qualify for benefits. It was necessary to be 16 years old and to work for wages or a salary for a company or similar within the territory of the empire. Contributions were obligatory if the annual wages did not exceed 2 000 marks. However, wage-earners or salaried workers with higher incomes could take out insurance on a voluntary basis. It is estimated that there were 14 million workers in Germany in 1898 and 12.7 million

* A judgement by the *Cour de Cassation* (the highest court of appeal in France) in 1912 stated that the employer was not obliged to pay his contribution if the worker did not submit his card. Application of the law of 1910 was therefore very partial.

persons were in the contribution category. However, in 1909, there were only 9.9 million persons for whom insurance was obligatory (these were in fact insured persons who had returned their cards to the funds in 1902) and there were practically no voluntarily insured persons (hardly 6 600)⁵. Slightly more than seven workers in ten were therefore concerned by obligatory insurance.

There was no obligatory pension system for all paid workers in France, but the *Caisse Nationale des Retraites* (CNR), founded in 1850 and operating on a capitalization system, dispensed pensions⁶. Saving for a pension through this fund was optional. However, in practice most of the people saving for pensions through the CNR were employees of large companies or private or public administrations. Payments to the fund were obligatory for these wage-earners and were often complemented by employer's contributions. The few people who contributed on a personal basis were mainly small *rentiers* and/or *bourgeois*.

The table 1 shows for the CNR the number of accounts on which payments were made during the year. This corresponds approximately to the number of contributors.

It can be seen clearly that the number of contributors to the CNR was relatively small throughout the observation period. There were fewer than 300 000 'collective' contributors in 1890 although the figure was increasing rapidly and exceeded a million contributors after 1900. History speeded up with the 1910 law on workers' and farmers' pensions. The law required the registration of most workers, including farm workers. This was the first attempt in France at organizing obligatory pension schemes for wage-earners. As in the German law, obligatory contributions were due from workers whose incomes were less than a certain ceiling, set at 3 000 francs per year.

According to official estimates, the number of persons concerned by the workers' and farmers' pension system should have reached 6 to 7 million in 1910-1914 (France then had 9.5 million workers). In fact, the numbers were much lower. There were 2 million contributors (obligatory contributors who actually paid) in 1912. There were 2.7 million in 1913 and 1.6 million in 1914.

In order to make interpretation of these figures easier, it is also mentioned that the insured persons were mainly old workers who contributed in order to benefit from particularly advantageous transitory measures. The principle of compulsory payments was thus rapidly avoided. In short, Germany was far ahead of France in terms of the population concerned. This being so, it is reminded here for reasons of circumspection and a desire for scientific probity that the effects of a pension system such as that in France - especially when

⁵ Cf. E. Fuster, 1905a, p. 5.

⁶ But was not France the real pioneer with the founding of the *Caisse Nationale des Retraites pour la Vieillesse* in 1850. Did not Bismarck himself remember this policy of Napoleon III when he drew up the first plans for social insurance in Germany? (C. Conrad, 1990, p. 543.)

Table 1
Caisse Nationale des Retraites: numbers of contributors

Year	Number of insured persons working for large companies and administrations	Number of voluntary contributors
1890	255000	21400
1891	271800	23600
1892	278800	22700
1893	319700	20200
1894	355900	21000
1895	481000	23800
1896	525700	23900
1897	604700	26100
1898	632900	29200
1899	703100	34300
1900	873000	38100
1901	953700	35400
1902	1025200	32700
1903	1089700	32400
1904	1143800	34600
1905	1208800	37700
1906	1272700	39600
1907	1378700	44200
1908	1473000	43800
1909	1587900	47600
1910	1706200	48000
1911	1615200	46700
1912	1868900	45900
1913	1944300	40200
1914	1476400	39700

Table 2
French law of 1910
Numbers of contributors (who actually paid)

Year	Obligatory contributors	Voluntary contributors	Total
1912	1964000	317000	2281000
1913	2700000	737000	3437000
1914	1598000	400000	1998000

operating by capitalization - are fairly slow to emerge. As a general rule, when new legislation is established there are transitory measures for those who have not completed the contribution periods required for the right to a pension. Thus, analysis of the number of retired persons or, more generally, of the number of

beneficiaries of a system of coverage and of the sums that they actually receive is more profitable than analyzing the numbers of contributors.

2. Comparison of pension levels

The number of persons over 60 benefiting from an invalidity⁷ or old age pension in Germany are shown in Table 4. In a general manner, it is interesting to note the steady decrease in old age pensions and a parallel increase in invalidity pensions. This can easily be explained. When one refers to the number of pensions added annually to the total (Table 3), it can be seen first of all that a large number of new pensions were paid in 1891 and 1892. In fact, not only the persons reaching the age of 70 received a pension but also all older people on condition that they had worked in an activity subjected to obligatory insurance for at least 141 weeks in the preceding three calendar years. The increase in 1894 should be attributed to the extension of the law to home industry textile workers and that of 1900 to the increase in the number of persons covered by this insurance and easier proof of the 'waiting period'.

With the new century, the number of new pensions awarded each year decreased until 1906 before increasing slightly. In short, the number of old age pensions decreased continuously whereas invalidity pensions increased steadily (except from 1904 to 1906). This phenomenon may result firstly from the fact that the invalidity pension was awarded to persons 70 years old when this pension was more substantial than the old age pension and secondly from the lowering of the average age of qualification for the pension. A total of over 500 000 persons aged 60 or more received an invalidity or old age pension after 1906. Our estimates show that 8.1% of the total population of over-60s received an invalidity or old age pension in 1900. The proportion was 10.4% in 1910.

For France, we used the numbers of beneficiaries of the law of 1905 concerning obligatory assistance for old people, invalids and incurables, persons receiving CNR pensions and persons receiving pensions by virtue of the law of 1910 concerning workers' and farmers' pensions. The law of 14 July 1905 'instigated obligatory assistance for *'any French person with no resources, incapable of providing for the necessities of existence through work and either over seventy years old or affected by an infirmity or a disease recognized to be incurable'* (Article 1 of the law of 1905). Two types of coverage were planned for beneficiaries: either assistance at home (payment of an allowance at a rate

⁷ Persons less than 60 years old receiving invalidity pensions have not been included.

⁸ From a legal point of view, the right to an invalidity pension was dependent not only on the observation of the state of the insured person but also required a minimum of 200 weeks of participation in the insurance. This is the notion of 'waiting period'. The old age pension was awarded, without consideration of ability to work, to any insured person who had completed his 70th year. The waiting period in this case was approximately 30 years (1200 weeks of contributions).

Table 3
Numbers of new old age pensions awarded during the year

Year	Number of new pensions	Year	Number of new pensions
1891	132926	1901	14849
1892	42128	1902	12885
1893	31083	1903	12430
1894	33871	1904	11936
1895	30144	1905	10692
1896	25953	1906	10666
1897	22320	1907	10813
1898	19525	1908	10986
1899	17320	1909	11003
1900	19852		

Table 4
Estimated numbers of persons over 60 benefiting from invalidity and old age pensions in Germany

Year	Number of invalidity pensions	Number of old age pensions	Total
1897	80800	204000	284800
1898	105400	203600	309000
1899	132400	201300	333700
1900	162200	195100	357300
1901	201000	188500	389500
1902	231800	179500	411300
1903	267300	168600	435900
1904	312300	156600	468900
1905	345400	145500	490900
1906	368500	134100	502600
1907	384500	125600	510100
1908	404200	116900	521100
1909	416700	108600	525300
1910	428900	102400	531300

varying according to the commune) or acceptance at an old people's home. The numbers of persons assisted in application of this law are shown in table 5 below.

It can be seen in Table 5 that from 1908, when the assistance service operated in all French departments, over 480 000 persons over 60 benefited from assistance. In 1911, the figure was over 500 000, i.e. some 11.4% of the total over-60s population.

Table S
The numbers of persons assisted by virtue of the French law of 1905
(persons over 60 years old)

Year	Number of beneficiaries of allowances	Number of persons placed in homes	Total number of persons assisted in the year
1908	443100	33300	476400
1909	495000	37000	532000
1910	506100	39900	546000
1911	522600	41800	564400
1912	550200	44400	594600
1913	571100	45800	616900
1914	588600	47300	635900

Table 6
Numbers of recipients of pensions from
the *Caisse Rationale des Retraites*

Year	Number of recipients	Total pensions (in francs)	Average pension (in francs)
1890	173400	31722700	183.0
1891	180500	32237300	178.6
1892	187300	32771600	174.9
1893	189500	32908300	173.7
1894	197000	33216000	168.6
1895	200700	33151000	165.1
1896	208200	33397000	160.4
1897	226500	34101000	150.6
1898	235200	34458500	146.5
1899	243100	34892900	143.5
1900	247400	35167400	142.2
1901	255000	35600300	139.6
1902	261800	36191100	138.3
1903	268100	36622000	136.6
1904	278100	37270600	134.0
1905	288700	37870300	131.2
1906	300600	38651800	128.6
1907	310800	39350200	126.6
1908	322200	40309200	125.1
1909	333900	41316800	123.7
1910	346300	42449700	122.6
1911	360100	43820300	121.7
1912	375200	45623700	121.6
1913	393300	48212200	122.6

Table 7
French law of 1910
Numbers of pensions awarded each year

Year	Obligatory insurance (persons)	Optional insurance (persons)	Share croppers and small farmers	Total
1911-1912	145100	39700	1200	186100
1913	464300	224500	17900	706700
1914	129600	84700	6600	220900
1915	72800	39500	2700	115000

Table 6 shows the figures of the *Caisse Nationale des Retraites*. It is clear that the number of CNR pensioners is on a fully comparable scale to that resulting from the German law. However, the law on workers' and farmers' pensions was a failure, as shown in table 7. However, the comparison of the number of beneficiaries alone is still insufficient. In-depth analysis also requires the examination of the sums received.

3. Comparison of the pensions received by the beneficiaries

Table 8 gives the average pension in marks received by the beneficiaries of the German law on invalidity and old age. An examination of the figures clearly reveals a steady increase in the sums received. However, the average pension remained very modest. In comparison, the average wage in industry, trade and transport was 650 marks in 1890, 665 in 1895, 784 in 1900, 849 in 1905 and 979 in 1910⁹.

Table 9 shows the annual average sums awarded by virtue of the French law of 1905 on obligatory assistance for old people. Old people assisted at home (by far the most numerous) received from 124 to 129 francs per year. These sums were particularly small but, nevertheless, larger than the average pension paid by the CNR (even though they were non-contributory allowances). The transitory measures for pensions payable within the framework of workers' and farm workers' pensions planned an annual 100 francs per year.

In France, the average daily wage for a set of 34 male jobs increased was estimated to have increased from 4.02 francs in 1896 to 4.73 francs in 1911¹⁰. On the basis of 300 days of work per year, the average annual salary would have been approximately 1200 francs in 1896 and 1400 francs in 1911. Pensions were thus mediocre in comparison with the average wage. In fact in 1900, the sum of 1 franc per day was considered to be an 'effective' worker's pension¹¹.

4. Comparison of total expenditure devoted to old people

The present analysis is not exhaustive and does not claim to assess all the expenditure on old age in each country. For Germany, the table 10 shows solely the total expenditure for the over-60s¹² in application of the law of 1889. All the expenditure in France devoted to the over-60s in application of the law on obligatory assistance is shown in table 11.

⁹ A. V. Desai, 1968, pp. 112-125.

¹⁰ Simple average of the average daily wage paid in 34 masculine jobs in the main towns in departments (Cf. *Statistique Générale de la France*, 1911, p. 25).

¹¹ C. Guilhaumon, 1901, p. 137.

¹² Invalidity pensions for under-60s have been deducted.

Table 8
Germany: average pension per person (in marks)

Year	Average invalidity pension	Average old age pension	Average pension (overall)
1897	120.82	80.67	136.72
1898	126.03	100.91	139.03
1899	131.57	114.75	142.64
1900	142.14	138.03	145.56
1901	143.75	137.50	150.41
1902	147.93	144.06	152.93
1903	151.85	149.65	155.33
1904	154.08	152.51	157.20
1905	156.17		
1906	159.30		
1907	162.03		
1908	164.09		

Table 9
French law of 1905: cost per person per year (in francs)

Year	Average annual cost of a person assisted at his home	Average annual cost of a person placed in a home	Administrative costs per person per year
1908	128.3	331.8	1.38
1909	127.0	354.1	1.56
1910	126.3	359.5	1.63
1911	124.5	357.3	1.64
1912	127.5	406.3	1.61
1913	128.8	409.9	1.72
1914	126.5	378.6	1.86

Finally, the tables shown in this paragraph are significant for the inherent difficulty of any comparative study. Indeed, in-depth analysis of the expenditure devoted to old age would require the establishment of reliable exchange rates to be able to move from a comparison to true comparative analysis.

Conclusions and Prospects

Comparative research in social history can be carried out for many reasons: for the diffusion of new statistical information, to draw up research hypotheses, to test the general values of propositions, to serve as a guide in questions of political economics, etc.

Authors working on the history of social systems generally study the creation and development of institutions. They more rarely seek to understand history through the movements in the numbers of registered persons and the expenditure made. However, the institution is, in a way, only half of a social

Table 10
Germany: total expenditure in marks
Estimation of expenditure devoted to the over-60s
(invalidity and old age pensions plus administration costs)

Year	Invalidity pensions	Old age pensions	Total pensions	Total expenditure (including misc. expenses)
1891			9638500	12057800
1892			14089300	17090300
1893			17585000	20697500
1894			21704400	24981800
1895			26352600	29989300
1896			30347900	34141400
1897	6518100	27890800	34408900	38365900
1898	10635800	28306500	38942300	43264900
1899	15192500	28713500	43906000	48343700
1900	22388200	28399700	50787900	59015500
1901	27637800	28351800	55989600	64388000
1902	33393100	27450500	60843600	69483400
1903	40001800	26189300	66191100	75126900
1904	47630200	24617500	72247700	81856600
1905			76666300	86862900
1906			80064700	90873400
1907			82652300	93975700
1908			85507200	97392700

Table 11
French law of 1905: total expenditure in francs

Year	Expenditure on hospitalized persons	Expenditure on persons assisted in their homes	Administrative expenses	Total expenditure for the over- 60s in application of the law of 1905
1908	10982600	56849700	657400	68489700
1909	13101700	62865000	829900	76796600
1910	14344100	63920400	890000	79154500
1911	14935100	65063700	925600	80924400
1912	18039700	70150500	957300	89147500
1913	18773400	73557700	1061100	93392200
1914	17907800	74457900	1182800	93548500

system. The other half consists of the people concerned and the expenditure. Finally, only a full examination of both halves can show the true role of social systems in life and socioeconomic development.

We have analyzed precisely this aspect. Our aim is to provide information on the quantitative changes in the invalidity and old age benefit systems in France and Germany from 1880 to 1914. In fact, we attempted to find out whether

Germany really was ahead of France in social questions. Examination of the social legislation shows that the answer is 'yes'. Indeed, Germany was the first country in Europe to have created a broad-ranging invalidity-old age insurance system with 9 million persons insured in 1902.

Nevertheless, the *history of laws* is not enough. The number of beneficiaries and the pensions that they receive must be taken into account in an effective comparison. In addition to its obligatory nature, a social welfare system is characterized by the level of protection that it provides. So, was an invalidity-old age pension in Germany at the turn of the century sufficient to ensure a dignified life? Doubtless no more so than an assistance allowance in France in 1910. In this respect, we support the hypothesis that Germany certainly had an institutional lead over France (its role as a motor in the establishment of social systems throughout Europe and possibly the world is indisputable) but this lead is more than disputable in quantitative terms. In fact, might it not have been simply a mistake that succeeded?

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